

What is claimed is:

Claim 1. An intelligent billing statement comprising:

a sheet medium for providing a surface on which billing information can be formed in a visible manner; and

5 an information storage and transfer circuit carried by said sheet medium for storing an electronic copy of said billing information in a read-only manner so that said billing information can be extracted for courier routing and payment purposes.

Claim 2. The invention of claim 1 wherein said information storage and
10 transfer circuit includes an RFID integrated circuit and an antenna.

Claim 3. The invention of claim 1 wherein said electronic copy of said billing information includes address data; and wherein said information storage and transfer circuit includes means for limiting access of said billing information to said address
15 data for courier routing purposes.

Claim 4. The invention of claim 1 wherein said intelligent billing statement includes a separable return portion; and wherein said information storage and transfer circuit is physically located within said return portion.

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Claim 5. A method of preparing an intelligent billing statement, said method comprising the steps of:

- (a) providing a sheet medium having a surface on which billing statement information can be formed and an information storage and transfer circuit
25 in which billing statement information can be stored;
- (b) forming billing statement information on the surface of the sheet medium in visible form; and
- (c) storing an identical version of the billing statement information formed in step (b) in the information storage and transfer circuit in a read-only
30 manner so that the prepared billing statement contains a visible version of the information and an electronic version of the information which cannot be altered but can be extracted for courier routing and payment purposes.

Claim 6. The method of claim 5 wherein said step (c) of storing includes the step of inductively transferring the information into the information storage and transfer circuit through an antenna included therein.

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Claim 7. The method of claim 5 wherein said billing statement information includes address data; and wherein said step (c) of storing includes the step of storing address data identifiers for enabling access of said billing information to be limited to said address data for courier routing purposes

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Claim 8. The method of claim 5 further including the step of verifying the billing statement after initial preparation by reading out the information stored in the information storage and transfer circuit to enable a comparison between the stored version and the original version.

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Claim 9. The method of claim 5 further including the steps of placing a prepared billing statement in an envelope, transferring the envelope to a courier, sorting the envelope by reading out the address data from the information storage and transfer circuit and directing the envelope to a courier destination in accordance with the address data, and delivering the envelope to the address specified by the address data.

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Claim 10. The method of claim 9 further including the steps of placing the envelope in a reader, reading out the billing statement information, and displaying the billing statement information on a display device.

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Claim 11. The method of claim 10 wherein the billing statement information includes a due date; and wherein said method further includes the steps of comparing the billing statement information due date with the current date, and displaying an alert condition when the difference between the due date and the current date is less than a threshold amount.

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Claim 12. The method of claim 11 wherein the step of displaying an alert condition is performed by operating an alert indicator.

5 Claim 13. The method of claim 10 further including the step of transferring the billing statement information to a computer for further processing.

Claim 14. The method of claim 13 wherein said step of transferring is performed using wireless transmission of the billing statement information.

10 Claim 15. A reading station for enabling extraction of billing statement information from an information storage and transfer circuit carried by a billing statement contained in an envelope, said information storage and transfer circuit having an electronic copy of billing information printed on said billing statement stored therein in a read-only manner; said reading station comprising:

15 a housing having front, side and rear walls forming a receptacle for receiving said envelope

an antenna carried by one of said walls;

a display carried by one of said walls; and

an rfid reading system comprising a transceiver coupled to said antenna and a

20 processor coupled to said transceiver and said display for inductively transferring energy to said information storage and transfer circuit, for reading said billing statement information therefrom, and for displaying said billing statement information on said display.

25 Claim 16. The invention of claim 15 wherein said antenna is carried by said rear wall.

Claim 17. The invention of claim 15 wherein said display is carried by said front wall.

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Claim 18. The invention of claim 15 wherein said display comprises a matrix display capable of displaying several lines of information.

Claim 19. The invention of claim 15 wherein said billing statement information includes a due date; and wherein said rfid reading system includes circuitry for comparing said due date with the current date and providing a visible alert when the
5 difference between the due date and the current date is less than a threshold amount.

Claim 20. The invention of claim 15 further including a communication link coupled to said processor for enabling transfer of billing statement information read
10 out from said information storage and transfer circuit by said rfid reading system to a computer.

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